



Independent Senior Living Options

Many seniors are not ready to move into an assisted living facility or nursing home, and some simply don't yet need the level of care these facilities provide. The good news is that there are several cost-effective and convenient housing options for those who want to remain on their own for as long as possible but still want to take advantage of being part of a senior community.

Senior housing

Senior housing communities come in many shapes and sizes. Some function as grouped cottages or homes in senior-designated communities, some are high-rise apartments, still others are condos.

These communities generally have a minimum age requirement (usually 55 or 62, but some may be older) and offer independent living with communal resources. Housekeeping services, social/recreational activities, yard maintenance and even central dining rooms may be features of these communities.

In general, the type of housing offered will be senior-friendly—one-level, easy to navigate and little to no maintenance for the resident. This type of living is ideal for seniors who are self-sufficient and want the freedom and privacy of their home, but also the security and social aspects of a senior community. Depending on the type of community, residents may either buy or rent their housing unit, but will likely

also pay a monthly fee for maintenance and communal facilities.

Home sharing

Home sharing, when two or more unrelated seniors share a living space, can help reduce the cost of living independently as well as provide companionship for those who currently live alone.

Independent senior living options can be both cost-effective and convenient for those who want to remain on their own for as long as possible.

You can find home sharing roommates on your own or through a home share agency or public resource.

If you use an agency, the process will be more formal and extensive, and you will be matched with an individual based on compatibility. If you decide to find a roommate on your own, you will have more freedom in choosing whom you want to live with, but make sure you also sign a formal home share agreement with this person. This outlines how to divide rent and other legal responsibilities that come with sharing a home.

Personal care homes

In a personal care home, individuals live in a private home in a residential setting with an unrelated primary caregiver and/or family. There are many names for personal care homes, such as adult foster care, domiciliary care homes, and board and care homes. Each type are either licensed and regulated by state agencies or established as a Medicaid service and regulated by Medicaid standards.

Licensing/certification will vary from state to state, as will the way that you pay for personal care. Based on the state, you may pay a fixed room and board payment per month that is set by the state government, you may work out a private pay fee with the caregiver or you may pay using Medicaid coverage. If you set up a contract with the caregiver directly, you will usually have a basic monthly rate that includes room and board and additional fees for advanced personal care such as assistance with eating or dressing. If necessary, visiting nurses may provide assistance in personal care homes.

Monthly cost of care will vary by home, state and level of care, but can generally range from \$1,000-\$5,000. Residents can expect private bedrooms and private or semi-private bathrooms, as well as access to shared common areas. This setting is ideal for those who want companionship in the form of a caregiver and need minimal assistance with personal care.

Choosing an independent living option

The best independent living option for you depends entirely on how much you enjoy living on your own and how much assistance you want with personal care. Since you are not yet at a time when you require assistance, choosing to have help with personal care, such as meals and laundry, is a matter of convenience. To help you choose an independent living option, consider the following questions:

- Do I want to live alone or with a roommate or caregiver?
- Do I want to live in an all-senior community?
- Do I want to rent or buy? How long am I planning to stay in this home?

- How comfortable would I feel living with someone I've never met?
- How much assistance do I want with personal care?
- How much assistance do I want with home maintenance and repairs?
- How important is it to me to have community-based social activities?
- How much am I willing to pay for rent and for personal care?

Clarifying the answers to these questions can aid you in your search for the most suitable independent living alternative.

